



# Haryana Government Gazette

## EXTRAORDINARY

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HARYANA GOVERNMENT

FINANCE DEPARTMENT

Notification

The 24th June, 2020

Under section 7 of Aadhar Act of 2016

**No. IFCC/Acett/2020/1583.**— The use of Aadhar as an identity document for the delivery of services or benefits or subsidies not only simplifies the Government delivery processes, brings in transparency and efficiency but also enables beneficiaries to get their entitlements directly in a convenient and seamless manner by obviating the need to produce multiple documents to prove one's identity;

Whereas, the *Department of Finance* (hereinafter referred to as the *Department*), has notified the Haryana Interest Subvention Scheme 2020 (hereinafter referred to as the *Scheme*) to facilitate provision of loan for specific purpose for the weaker sections of the society and to boost the economic activities in the times of financial crises due to novel Corona Virus. Department of Institutional Finance and Credit Control (IFCC) (herein after referred as implementing agency) will be the implementing department on behalf of Department of Finance.

The interest subvention will be provided under the following three verticals as follows:-

### 1. DRI Loan

#### Eligibility Criteria:

- (i) Applicant must be a resident(s) of Haryana and should be a major.
- (ii) Family income of the borrower from all sources does not exceed Rs.18000/- p.a. in rural areas and Rs.24000/- p.a. in urban and semi-urban areas.
- (iii) Borrowers who are not assisted under any subsidy linked scheme of central/state government and state owned corporations.
- (iv) The beneficiary should not have another source of Finance while the loan under DRI exists.
- (v) Persons not owning any land or the size of land holding does not exceed 1 acre in Case of irrigated land and 2.5 acres in case of unirrigated land.
- (vi) The members of SC/ST category are eligible for the loan, irrespective of the size of land holding, provided they satisfy the other eligibility criteria.
- (vii) Applicant should not be a defaulter of the loan taken in the past.

**Benefits under DRI Loan:** 2% p.a. interest subvention will be provided by the Government of Haryana on behalf of borrower.

**2. Shishu Loan under Mudra****Eligibility Criteria:**

- (i) Applicant must be a resident(s) of Haryana and should be a major.
- (ii) Applicant can be an Individual, Proprietorship, Partnership firms, Limited Liability Partnerships (LLPs), Private / Public Ltd. Co. or any other legal entity having residents of Haryana.
- (iii) Non-Farm Enterprises engaged in Manufacturing, Trading and Services activities for income generation are eligible (Only Micro and Small Enterprises (MSEs) as per MSMED Act 2006.
- (iv) Applicant should not be a defaulter of the loan taken in the past.

**Benefits under Shishu Loan under Mudra:** 2% p.a. interest subvention will be provided by the Government of Haryana on behalf of borrower.

**3. Education Loan****Eligibility Criteria:**

- (i) Applicant must be resident(s) of Haryana.
- (ii) The scheme is applicable to the students who could not repay their installments due to n-COVID-19 or could not repay the interest during the moratorium period of the loan i.e. April 2020 to June 2020.
- (iii) Students should not be a defaulter of the loan taken in the past.

**Benefits under Education Loan:** Three months' interest of the period from 1st April 2020 to 30 June 2020 on Education Loan availed from any scheduled commercial bank will be paid by the Government of Haryana.

Now, therefore, in pursuance of section 7 of the Aadhar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016) (hereinafter referred to as the said Act), the government of Haryana hereby notifies the following, namely:-

- 4. (a) An individual eligible for receiving the benefits under the Scheme shall hereby be required to furnish proof of possession of the Aadhar number or undergo Aadhar authentication.

(b) Any individual desirous of availing benefits under the Scheme, who does not possess the Aadhar number or, has not yet enrolled for Aadhar, shall be required to make application for Aadhar enrolment before registering for the Scheme provided that he is entitled to obtain his/her Aadhar as per section 3 of the said Act, and such individuals shall visit any Aadhar enrolment centre (list available at the Unique Identification Authority of India (UIDAI) website [www.uidai.gov.in](http://www.uidai.gov.in)) to get enrolled for Aadhar.

5. As per regulation 12 of the Aadhar (Enrolment and Update) Regulations, 2016, the Department through its Implementing Agency, is required to offer Aadhar enrolment facilities for the beneficiaries who are not yet enrolled for Aadhar and in case there is no Aadhar enrolment centre located in the respective Block or Taluka or Tehsil, the Department through its Implementing Agency shall provide Aadhar enrolment facilities at convenient locations in coordination with the existing Registrars of UIDAI or by becoming a UIDAI Registrar themselves,

Provided that till the time Aadhaar is assigned to the individual, benefits under the Scheme shall be given to such individual, subject to the production of the following documents, namely —

- (a) if he has enrolled, his Aadhaar Enrolment Identification slip; and
- (b) any one of the following documents, namely:-
  - (i) Parivar Pehchan Patra ID.
  - (ii) Bank or Post office Passbook with Photo; or
  - (iii) Permanent Account Number (PAN) Card; or
  - (iv) Passport; or
  - (v) Ration Card; or
  - (vi) Voter Identity Card; or
  - (vii) MGNREGA card; or
  - (viii) Kisan Photo passbook; or
  - (ix) Driving license issued by the Licensing Authority under the Motor Vehicles Act, 1988 (59 of 1988), or
  - (x) Certificate of identity having photo of such person issued by a Gazetted Officer or a Tehsildar on an official letter head, or
  - (xi) any other document as specified by the Department.

Provided further that the above documents may be checked by an officer specifically designated by the Department for that purpose.

6. In order to provide benefits to the beneficiaries under the Scheme, the Department through its Implementing Agency shall make all the required arrangements to ensure that wide publicity to make general public aware of the said requirement.
7. In all cases, where Aadhar authentication fails due to poor biometrics of the beneficiaries or due to any other reason, the following remedial mechanisms shall be adopted, namely:-
- (a) in case of poor fingerprint quality, iris scan or face authentication facility shall be adopted for authentication, thereby the Department through its Implementing Agency shall make provisions for iris scanners or face authentication along with finger-print authentication for delivery of benefits in seamless manner;
  - (b) in case the biometric authentication through fingerprints or iris scan or face authentication is not successful, wherever feasible and admissible authentication by Aadhar One Time Password or Time-based One-Time Password with limited time validity, as the case may be, shall be offered;
  - (c) in all other cases where biometric or Aadhar One Time Password or Time-based One-Time Password authentication is not possible, benefits under the Scheme may be given on the basis of physical Aadhar letter whose authenticity can be verified through the Quick Response (QR) code printed on the Aadhar letter and the necessary arrangement of QR code reader shall be provided at the convenient locations by the Department through its Implementing Agency.
8. In addition to the above, in order to ensure that no bona fide beneficiary under the Scheme is deprived of his due benefits, the Department through its Implementing Agency shall follow the exception handling mechanism as outlined in the Office Memorandum of DBT Mission, Cabinet Secretariat, Government of India dated 19th December, 2017.
9. This notification shall come into effect from the date of its publication in the Official Gazette.

Chandigarh:  
The 23rd June, 2020.

T. V. S. N. PRASAD,  
Additional Chief Secretary to Government of Haryana,  
Finance Department.